IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

| IN RE: |) BANKRUPTCY CASE |
|------------------|-------------------|
| BETTY JEAN SCOTT |) NO. 12-55143 |
| Debtor | CHAPTER 13 |

OBJECTION TO CONFIRMATION

COMES NOW Bank of America, N.A. (hereinafter known as "Creditor"), a secured creditor holding a Security Deed on real property commonly known as 3444 West Stubbs Road, Atlanta, Georgia, and for the reasons stated below, objects to confirmation.

1.

Paragraph 6(B) of Debtor's plan does not propose to cure arrears owed to Creditor in the estimated amount of \$73,235.99.

2.

Debtor has failed to pay current real estate mortgage installments directly to this Creditor since this case was filed.

WHEREFORE, Creditor prays that the Court deny confirmation until or unless the Debtor amends the plan to properly treat

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Creditor. Creditor prays for reasonable attorney's fees and for such other and further relief as is just and equitable.

Jeanne Morton, BAR NO. 142605

Attorney for Creditor
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076-2102

678-281-3943

CERTIFICATE OF SERVICE

This is to certify that I have this day served counsel for all other parties (or the parties themselves if not represented by counsel) in the foregoing matter with a copy of this pleading by depositing in the United States Mail a copy of same in a properly addressed envelope with adequate postage thereon addressed as follows:

Betty Jean Scott 3414 Weststubbs Road Atlanta, GA 30349

Marisa G. Leeds Robert J. Semrad & Associates 36th Floor 101 Marietta Street Atlanta, GA 30303

Mary Ida Townson, Trustee 100 Peachtree Street, NW Suite 2700 Equitable Bldg. Atlanta, GA 30303

This $\frac{gh}{h}$ day of $\frac{g}{h}$, 2012.

Jeanne Morton, BAR NO. 142605 Attorney for Creditor McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076-2102 678-281-3943